Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District of ILLINOIS (State)		
Case Number (If known):	Chapter you are filing under:  Chapter 7  Chapter 11  Chapter 12  Chapter 13	☐ Check if this is an amended filing

## Official Form 101

#### **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part	11:	Identify Yourself		
			About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your f	ull name		
	governi	ne name that is on your ment-issued picture	Yorketta First name	First name
		cation (for example, iver's license or rt).	Ann Middle name	Middle name
	Bring y	our picture cation to your meeting	Agnew Last name	Last name
		e trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
		ner names you		
	have ι years	used in the last 8	First name	First name
		your married or names.	Middle name	Middle name
			Last name	Last name
			First name	First name
			Middle name	Middle name
			Last name	Last name
		he last 4 digits of Social Security	xxx - xx - <u>9462</u>	XXX - XX
	numbe Individ	r or federal ual Taxpayer	OR	OR
	Identifi	cation number	9xx - xx	9xx - xx

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Document Agnew Yorketta Ann Debtor 1 Case Number (if known) Last Name

	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):	
Any business names     and Employer     Identification Numbers     (EIN) you have used in     the last 8 years  Include trade names and     doing business as names	Business name  Business name  EIN  EIN	Business name Business name EIN  EIN	
5. Where you live	1111 S Laflin Number Street Unit 608 Chicago IL 60607	If Debtor 2 lives at a different address:  Number Street	
	City State ZIP Code  COOK  County  If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	County  If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.	
	Number Street  P.O. Box  City State ZIP Code	P.O. Box  City State ZIP Code	
Why you are choosing this district to file for bankruptcy.	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  have another reason. Explain. (See 28 U.S.C. § 1408	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  I have another reason. Explain. (See 28 U.S.C. § 1408	

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Yorketta Ann Document Agnew

Debtor 1

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Part 2: **Tell the Court About Your Bankruptcy Case** Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals The chapter of the Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box. Bankruptcy Code you are choosing to file ☐ Chapter 7 under ☐ Chapter 11 ☐ Chapter 12 Chapter 13 How you will pay the fee I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. Have you filed for ☐ No bankruptcy within the  $_{\text{District}} \ \ \text{NDIL}$ \_\_\_\_\_\_When \_\_\_\_04/28/2015 Case Number last 8 years? Yes. MM / DD / YYYY \_\_\_\_\_\_When \_\_\_\_\_06/20/2013 Case Number 13-25281 District NDIL MM / DD / YYYY NDIL No 10. Are any bankruptcy cases pending or being filed by a spouse who is Yes. not filing this case with \_\_\_\_\_ When \_\_\_\_ Case Number, if known \_\_\_\_\_ you, or by a business MM / DD / YYYY parter, or by affiliate? Relationship to you \_ When \_\_\_\_\_ Case Number, if known \_\_\_\_\_ District MM / DD / YYYY 11. Do you rent your ☐ No. Go to line 12 residence? Has your landlord obtained an eviction judgment against you and do you want to stay in your residence? No. Go to line 12. Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with this bankruptcy petition.

Debtor 1	Case 17-166	74 Doc 1	Filed 05/31/17 Document	Entered 05/31/17 11:09:06 Page 4 of 67 Case Number (if known)	Desc Main
	First Name	Middle Name	Last Name		
Part 3	Report About Any Busin	nesses You Own as	s a Sole Proprietor		
o b	re you a sole proprietor f any full- or part-time usiness? sole proprietorship is a		so to Part 4. lame and location of business	,	
in se	usiness you operate as an idividual, and is not a eparate legal entity such as corporation, partnerhsip, or	N	ame of business, if any		
LI If So	LC.  you have more than one ole proprietorship, use a eparate sheed and attach it this petition.	N _	umber Street		
		C	ity	State	Zip Code
		C	heck the appropriate box to c	describe your business:	
			☐ Health Care Business (as	s defined in 11 U.S.C. § 101(27A))	
			☐ Single Asset Real Estate	(as defined in 11 U.S.C. § 101(51B))	
			☐ Stockbroker (as defined i	n 11 U.S.C. § 101(53A))	
			☐ Commodity Broker (as de	efined in 11 U.S.C. § 101(6))	
			☐ None of the above		
С В	are you filing under chapter 11 of the cankruptcy Code and re you a small business	appropriate of balance sheet	deadlines. If you indicate that et, statement of operations, ca	rt must know whether you are a small business you are a small business debtor, you must attactash-flow statement, and federal income tax returnure in 11 U.S.C. § 1116(1)(B).	h your most recent
	lebtor? or a definition of small	No. I an	n not filing under Chapter 11.		
b	usiness debtor, see 1 U.S.C. § 101(51D).		n filing under Chapter 11, but Bankruptcy Code.	I am NOT a small business debtor according to	the definition in
			n filing under Chapter 11 and nkruptcy Code.	I am a small business debtor according to the de	efinition in the
Part 4	Report if You Own or H	ave Any Hazardous	s Property or Any Property Tha	nt Needs Immediate Attention	
14. <b>D</b>	o you own or have any	No.			
	roperty that poses or is	☐ Yes. Wh	at is the hazard?		

14. Do you own or have any property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention?

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

. What is the hazard?				
If immediate attention is	needed, why	is it needed?		
Where is the property?	Number	Street		
	City		 State	ZIP Code

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Debtor 1

Yorketta

Ann

Agnew

Case Number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefin	g about
credit counseling because of:	

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

> to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

#### About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. approved You must file a certificate from the agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about
credit counseling because of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

> to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 17-16674 Doc 1 Filed 05/31/17 Entered 05/31/17 11:09:06 Desc Main

Debtor 1 Yorketta Ann Document Agnew Page 6 of 67

Case Number (if known)

Last Name

		16a. Are your debts primarily	consumer debts? Consumer debts are de	fined in 11 U.S.C. § 101(8)
16.	What kind of debts do you have?	as "incurred by an individual	primarily for a personal, family, or household	purpose."
		No. Go to line 16b.  Yes. Go to line 17.		
			business debts? Business debts are debts	
		No. Go to line 16c.		
		Yes. Go to line 17.		Jahan
			we that are not consumer debts or business of	ebis.
7.	Are you filing under	No. I am not filing under Ch	napter 7. Go to line 18.	
	Chapter 7?	Yes. I am filing under Chapt	er 7. Do you estimate that after any exempt p	roperty is excluded and
	Do you estimate that after any exempt property is	_	es are paid that funds will be available to distri	oute to unsecured creditors?
	excluded and administrative expenses	∐No.		
	are paid that funds will be available for distribution	∐Yes.		
	to unsecured creditors?			
8.	How many creditors do	<b>1</b> -49	1,000-5,000	25,001-50,000
	you estimate that you owe?	☐ 50-99 ☐ 100-199	☐ 5,001-10,000 ☐ 10,001-35,000	☐ 50,001-100,000 ☐ More than 100,000
	OWE:	☐ 200-999	10,001-25,000	☐ More than 100,000
19.	How much do you	\$0-\$50,000	\$1,000,001-\$10 million	□\$500,000,001-\$1 billion
	estimate your assets to be worth?	\$50,001-\$100,000	\$10,000,001-\$50 million	\$1,000,000,001-\$10 billion
	be worth:	☐ \$100,001-\$500,000 ☐ \$500,001-\$1 million	□ \$50,000,001-\$100 million □ \$100,000,001-\$500 million	☐\$10,000,000,001-\$50 billion ☐More than \$50 billion
20.	How much do you	\$0-\$50,000	□ \$1,000,001-\$10 million	□\$500,000,001-\$1 billion
	estimate your liabilities	\$50,001-\$100,000	\$10,000,001-\$50 million	\$1,000,000,001-\$10 billion
	to be?	■ \$100,001-\$500,000 ■ \$500,001-\$1 million	☐ \$50,000,001-\$100 million ☐ \$100,000,001-\$500 million	☐ \$10,000,000,001-\$50 billion ☐ More than \$50 billion
Pa	rt 7: Sign Below	<b>—</b> \$500,001-\$1 million	□ \$100,000,001-\$300 Hillion	Milore than \$50 billion
· u	Sign Below	The constraint this cattle or and	I de de como de como de como de como de constante de como de c	and the constituted to the const
⁼or	you	correct.	I declare under penalty of perjury that the info	rmation provided is true and
			oter 7, I am aware that I may proceed, if eligible inderstand the relief available under each chap	
			did not pay or agree to pay someone who is rd read the notice required by 11 U.S.C. § 342	·
		I request relief in accordance with	the chapter of title 11, United States Code, sp	ecified in this petition.
		_	nent, concealing property, or obtaining money in fines up to \$250,000, or imprisonment for u d 3571.	
		/s/ Yorketta Ann Agne Signature of Debtor 1		ture of Debtor 2
		Executed on05/24/2017	7	uted on
		Executed onMM_ / DD		MM / DD / VVVV

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Debtor 1	Yorketta	Ann	Agnew	Case Number (if known)
	First Name	Middle Name	Last Name	

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

🗶 /s/ David Derrick Lugardo	Date	Date: 05/30/2	2017
Signature of Attorney for Debtor	Duto	MM / DD / YYY	Y
David Derrick Lugardo			
Printed name			_
Geraci Law L.L.C.			
Firm name			_
55 E. Monroe St., #3400			
Number Street			_
Number Street			
Number Street			_
Chicago	IL	60603	_
Chicago	ILState	60603 ZIP Code	_
Chicago			-
Chicago	State	ZIP Code	- - racilaw.com
	State		- - racilaw.com
Chicago	State	ZIP Code	- acilaw.com

Fill in this in	formation to identi	fy your case:	
Debtor 1	Yorketta	Ann	Agnew
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for t	the : <u>NORTHERN</u> District of	_ <u>ILLINOIS</u> (State)
Case Number (If known)			

### Official Form 106Sum

#### **Summary of Your Assets and Liabilities and Certain Statistical Information**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Summarize Your Assets	
	Your assets Value of what you own
Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	\$0
1b. Copy line 62, Total personal property, from Schedule A/B	\$ 3,212
1c. Copy line 63, Total of all property on Schedule A/B	\$ 3,212
Summarize Your Liabilities	
	Your liabilities Amount you owe
Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)     2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$0
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)  3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$100,726
Part 3: Summarize Your Liabilities	
4. Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$1,709.60
Schedule J: Your Expenses (Official Form 106J)     Copy your monthly expenses from line 22c of Schedule J	\$1,509.00

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Document Agnew Yorketta Ann Case Number (if known) \_ Debtor 1 First Name Middle Name Last Name

Part 4: Answer These Questions for Administrative and Statistical Records				
Are you filing for bankruptcy under Chapter 7, 11 or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.  Yes				
<ul> <li>7. What kind of debt do you have?</li> <li>Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U</li> <li>Your debts are not primarily consumer debts. You have nothing to report on this part of the form this form to the court with your other schedules.</li> </ul>	S.C. § 159.			
<ol> <li>From the Statement of Your Current Monthly Income: Copy your total current monthly income from Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.</li> </ol>	Official \$ 1,551.28			
9. Copy the following special categories of claims from Part 4, line 6 of <i>Schedule E/F</i> :  From Part 4 of Schedule E/F, copy the following:	Total claim			
9a. Domestic support obligations (Copy line 6a.)	\$_0.00			
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$_0.00			
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_0.00			
9d. Student loans. (Copy line 6f.)	\$_0.00			
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$_0.00			
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$_0.00			
9g. <b>Total.</b> Add lines 9a through 9f.	\$_0.00			

Fill in this in		7 1667/ Doc 1 ntify your case and this filing:	Eilad 05/21/17	Entered 05/31/17 11:09:06 0 of 67	Desc N	Main	
	Yorketta	Ann	Agnow	0 01 01			
Debtor 1	First Name	Ann Middle Name	Agnew  Last Name				
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name				
		or the : <u>NORTHERN</u> District of	(State)		Пс	heck if this is an	
Case Number (If known)			<del></del>		_	mended filing	
Official F	orm 106A	<u>/B</u>					
Schedul	e A/B: Pr	operty				12/15	j
ategory where esponsible for ages, write you part 1:	you think it fits supplying corre ur name and cas Describe Each Re	best. Be as complete and acci	urate as possible. If two m s needed, attach a separa every question. r Real Esate You Own or Ha		ally		
		portion you own for all of your					
you have at	tached for Part	Write that number here		>		\$0.00	,
Part 2:	Describe Your Ve	hicles					
03. Cars, vans No. Yes.  04. Watercraft Examples: No. Yes.	Describe , aircraft, motor Boats, trailers, motor Describe	ves. If you lease a vehicle, also us, sport utility vehicles, motored homes, ATVs and other recreators, personal watercraft, fishing vestors, personal watercraft,	ational vehicles, other veh	accessories			
		2. Write that number here				\$ 0.0	)0
Part 3:	Describe Your Pe	rsonal and Household Items					
Do you own or	have any legal	or equitable interest in any of	the following items?		<b>por</b> Do r	rent value of the tion you own? not deduct secured claims exemptions	
		nishings furniture, linens, china, kitchenware					
Yes.	Describe	Furniture, linens, small appliances	, table & chairs, bedroom set	S	\$1,000	\$1,000.00	o
	Televisions and ra electronic devices	dios; audio, video, stereo, and digita including cell phones, cameras, me		rs, scanners; music			
Yes.	Describe	Flat screen TV, computer, printer,	music collection, cell phone	\$	\$1,000	\$1,000.00	0
	Antiques and figur	ines; paintings, prints, or other artwo		objects;			
Yes.	Describe	Antiques, paintings, prints, picture	s, collections, memorabilia.		\$500	6 500.00	

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Middle Name

Desc Main

09.	Equipmen	t for sports and	hobbies			
			hic, exercise, and other hobby ed musical instruments	equipment; bicycles, pool tables, golf clubs, skis; canoes		
	Yes.	Describe				\$ 0.00
10.	Firearms Examples:	Pistols, rifles, shot	guns, ammunition, and related e	equipment		
	Yes.	Describe				s 0.00
11.	Clothes Examples:	Everyday clothes,	furs, leather coats, designer wea	ear, shoes, accessories		
	Yes.	Describe	Necessary wearing apparel		\$100	\$ 100.00
12.	Jewelry Examples: gold, silver No.		costume jewelry, engagement rii	rings, wedding rings, heirloom jewelry, watches, gems,		
	Yes.	Describe	Jewelry, costume jewelry, wat	atch, earrings	\$500	\$500.00
13.	No.	Dogs, cats, birds,	horses			
	Yes.	Describe				\$0.00
14.	Any other No.	personal and he	ousehold items you did not	t already list, including any health aids you did not list		
	Yes.	Describe	books, CDs, DVDs & Family P	Photos	\$100	\$ 100.00
15.	Add the do	llar value of all	of your entries from Part 3,	s, including any entries for pages you have attached		\$3,200.0
	for Part 3.	Write that numb	per here	>		
	Part 4:	Describe Your Fi	nancial Assets			
Do	you own o	r have any legal	or equitable interest in any	ry of the following?		Current value of the portion you own?  Do not deduct secured claims or exemptions
16.	Cash Examples:	Money you have in	n your wallet, in your home, in a	safe deposit box, and on hand when you file your petition		
	Yes.	Describe				
17.	Deposits of Examples:	=	, or other financial accounts; cer	ertificates of deposit; shares in credit unions, brokerage houses,		\$0.00
	and other s	similar institutions.	If you have multiple accounts wit	ith the same institution, list each.		
		imilar institutions.  Describe	If you have multiple accounts wit  Account Type:  Checking Account			<b>\$</b> 0.00
	No.		Account Type:	ith the same institution, list each.  Institution name:		\$12.00
18.	No. Yes.  Bonds, mu Examples:	Describe	Account Type: Checking Account	rith the same institution, list each.  Institution name: Guaranty Bank Guaranty Bank		·
18.	No. Yes.	Describe	Account Type: Checking Account Savings Account	rith the same institution, list each.  Institution name: Guaranty Bank Guaranty Bank		\$12.00
	Bonds, mu Examples: No. Yes. Non-public	Describe  Itual funds, or p Bond funds, invest  Describe	Account Type: Checking Account Savings Account  publicly traded stocks tment accounts with brokerage fi	rith the same institution, list each.  Institution name: Guaranty Bank Guaranty Bank		\$12.00
	Bonds, mu Examples: No. Yes.	Describe  Itual funds, or p Bond funds, invest  Describe	Account Type: Checking Account Savings Account  publicly traded stocks tment accounts with brokerage fi	Institution name: Guaranty Bank Guaranty Bank firms, money market accounts  ated and unincorporated businesses, including an interest in		\$ 12.00 \$ 12.00

Yorketta Case 17-16674 Doc 1 Debtor 1

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20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. No. Yes. Describe..... Issuer name: 0.00 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans No. Describe..... Type of account and Institution name: Yes 0.00 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications No. Yes. Describe..... Institution name or individual: 0.00 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) Describe..... Issuer name and description: Yes. 0.00 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). No. Yes. Describe..... Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): 0.00 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers No. Yes. Describe..... 0.00 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements No. Yes. Describe..... 0.00 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses No. Describe..... 0.00 Money or property owed to you? Current value of the portion you own? Do not deduct secured claims or exemptions 28. Tax refunds owed to you No. Describe..... 0.00 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement No. Yes. Describe..... 0.00 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits: unpaid loans you made to someone else No. Yes. Describe..... 0.00

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Document Page 13 of 67 yumber (if known) Yorketta Case 17-16674 Doc 1 Debtor 1

Middle Name

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31.	Interest in	insurance polic	ies		
	Examples: I	Health, disability, o	r life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance		
	No.		Company Name & Beneficiary:		
	Yes.	Describe	Company Name & Constany.	1	
	163.	Describe	State-provided medical insurance. \$0		
			Cate provide incuration	e	0.00
32	Any interes	st in property th	at is due you from someone who has died		
JZ.	=		iving trust, expect proceeds from a life insurance policy, or are currently entitled to receive		
	-	cause someone ha			
	No.	cause someone ne	s died.		
	INO.			-	
	Yes.	Describe			
				\$	0.00
33.	Claims aga	inst third partie	s, whether or not you have filed a lawsuit or made a demand for payment		
	Examples: /	Accidents, employr	nent disputes, insurance claims, or rights to sue		
	No.				
	Yes.	Describe		1	
		D00011D0		•	0.00
24	Other cent	ingent and unlie	unidated plaims of avery nature including counterplaims of the debter and rights	J #	0.00
34.		ingent and unit	uidated claims of every nature, including counterclaims of the debtor and rights		
	No.				
	Yes.	Describe			
				\$	0.00
35.	Any financ	ial assets you d	id not already list		
	No.	_	•		
	=	December		1	
	Yes.	Describe			0.00
				\$	0.00
36.	Add the do	llar value of all	f your entries from Part 4, including any entries for pages you have attached		242.00
	for Part 4. V	Vrite that number	er here>		\$12.00
		escribe Anv Bus	iness-Related Property You Own or Have an Interest In. List any real estate in Part 1.		
	G16 G1				
37.	Do you ow	n or have any le	gal or equitable interest in any business-related property?		
	_				
	No.				
	No. Yes.				
	=			O	-£4b
	=			Current value	
	=			portion you ow	vn?
	=			portion you ow Do not deduct see	vn?
	Yes.			portion you ow	vn?
	Yes.	receivable or co	mmissions you already earned	portion you ow Do not deduct see	vn?
	Yes.	receivable or co	mmissions you already earned	portion you ow Do not deduct see	vn?
	Accounts r		mmissions you already earned	portion you ow Do not deduct see	vn?
	Yes.	receivable or co	mmissions you already earned	portion you ow Do not deduct see	vn? cured claims
38.	Accounts r	Describe		portion you ow Do not deduct see	vn?
38.	Accounts r No. Yes.  Office equi	Describe	ngs, and supplies	portion you ow Do not deduct see	vn? cured claims
38.	Accounts r No. Yes.  Office equi	Describe		portion you ow Do not deduct see	vn? cured claims
38.	Accounts r No. Yes.  Office equi Examples: I	Describe ipment, furnishi Business-related co	ngs, and supplies	portion you ow Do not deduct see	vn? cured claims
38.	Accounts r No. Yes.  Office equi	Describe	ngs, and supplies	portion you ow Do not deduct see	vn? cured claims 0.00
38.	Accounts r No. Yes.  Office equi Examples: I	Describe ipment, furnishi Business-related co	ngs, and supplies	portion you ow Do not deduct see	vn? cured claims
38.	Accounts r No. Yes.  Office equi Examples: I No. Yes.	Describe  ipment, furnishi Business-related or  Describe	ngs, and supplies	portion you ow Do not deduct set or exemptions	vn? cured claims 0.00
38.	Accounts r No. Yes.  Office equi Examples: I No. Yes.	Describe  ipment, furnishi Business-related or  Describe	ngs, and supplies computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	portion you ow Do not deduct set or exemptions	vn? cured claims 0.00
38.	Accounts r No. Yes.  Office equi Examples: I No. Yes.  Machinery, No.	Describe  ipment, furnishi Business-related of Describe  fixtures, equip	ngs, and supplies computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	portion you ow Do not deduct set or exemptions	vn? cured claims 0.00
38.	Accounts r No. Yes.  Office equi Examples: I No. Yes.  Machinery,	Describe  ipment, furnishi Business-related or  Describe	ngs, and supplies computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	portion you ow Do not deduct set or exemptions	vn? cured claims  0.00
38. 39.	Accounts r No. Yes.  Office equi Examples: I No. Yes.  Machinery, No. Yes.	Describe  ipment, furnishi Business-related of Describe  fixtures, equip	ngs, and supplies computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	portion you ow Do not deduct set or exemptions	vn? cured claims 0.00
38. 39.	Accounts r No. Yes.  Office equi Examples: I No. Yes.  Machinery, Yes. Inventory	Describe  ipment, furnishi Business-related of Describe  fixtures, equip	ngs, and supplies computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	portion you ow Do not deduct set or exemptions	vn? cured claims  0.00
38. 39.	Accounts r No. Yes.  Office equi Examples: I No. Yes.  Machinery, No. Yes.	Describe  ipment, furnishi Business-related of Describe  fixtures, equip	ngs, and supplies computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	portion you ow Do not deduct set or exemptions	vn? cured claims  0.00
38. 39.	Accounts r No. Yes.  Office equi Examples: I No. Yes.  Machinery, Yes. Inventory	Describe  ipment, furnishi Business-related of Describe  fixtures, equip	ngs, and supplies computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	portion you ow Do not deduct set or exemptions	vn? cured claims  0.00
38. 39.	Accounts r No. Yes.  Office equi Examples: I No. Yes.  Machinery, No. Yes.  Inventory	Describe  ipment, furnishi Business-related or  Describe  fixtures, equipt  Describe	ngs, and supplies computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	portion you ow Do not deduct set or exemptions	vn? cured claims  0.00
38. 39. 40.	Accounts r No. Yes.  Office equi Examples: I No. Yes.  Machinery, No. Yes.  Inventory No. Yes.	Describe  ipment, furnishi Business-related or  Describe  fixtures, equipt  Describe	ngs, and supplies computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices ment, supplies you use in business, and tools of your trade	portion you ow Do not deduct set or exemptions  \$	vn? cured claims  0.00  0.00
38. 39. 40.	Accounts r No. Yes.  Office equi Examples: I No. Yes.  Machinery, No. Yes.  Inventory No. Yes.	Describe  Describe  fixtures, equipal Describe  Describe	ngs, and supplies computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices ment, supplies you use in business, and tools of your trade  r joint ventures	portion you ow Do not deduct set or exemptions  \$	vn? cured claims  0.00  0.00
38. 39. 40.	Accounts r No. Yes.  Office equi Examples: I No. Yes.  Machinery, No. Yes.  Inventory No. Yes.  Interests in No.	Describe  Describe  Describe  fixtures, equipation  Describe  Describe	ngs, and supplies computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices ment, supplies you use in business, and tools of your trade	portion you ow Do not deduct set or exemptions  \$	vn? cured claims  0.00  0.00
38. 39. 40.	Accounts r No. Yes.  Office equi Examples: I No. Yes.  Machinery, No. Yes.  Inventory No. Yes.	Describe  Describe  fixtures, equipal Describe  Describe	ngs, and supplies computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices ment, supplies you use in business, and tools of your trade  r joint ventures	portion you ow Do not deduct set or exemptions  \$	vn? cured claims  0.00  0.00  0.00
38. 39. 40.	Accounts r No. Yes.  Office equi Examples: I No. Yes.  Machinery, No. Yes.  Inventory No. Yes.  Interests in No. Yes.	Describe  Describe  Describe  Describe  Describe  Describe  Describe	ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices  ment, supplies you use in business, and tools of your trade  r joint ventures  Name of Entity and Percent of Ownership:	portion you ow Do not deduct set or exemptions  \$	vn? cured claims  0.00  0.00
38. 39. 40.	Accounts r No. Yes.  Office equi Examples: I No. Yes.  Machinery, No. Yes.  Inventory No. Yes.  Interests in No. Yes.	Describe  Describe  Describe  Describe  Describe  Describe  Describe	ngs, and supplies computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices ment, supplies you use in business, and tools of your trade  r joint ventures	portion you ow Do not deduct set or exemptions  \$	vn? cured claims  0.00  0.00  0.00
38. 39. 40.	Accounts r No. Yes.  Office equi Examples: I No. Yes.  Machinery, No. Yes.  Inventory No. Yes.  Interests in No. Yes.	Describe  Describe  Describe  Describe  Describe  Describe  Describe	ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices  ment, supplies you use in business, and tools of your trade  r joint ventures  Name of Entity and Percent of Ownership:	portion you ow Do not deduct set or exemptions  \$	vn? cured claims  0.00  0.00  0.00
38. 39. 40.	Accounts r No. Yes.  Office equi Examples: I No. Yes.  Machinery, No. Yes.  Inventory No. Yes.  Interests in No. Yes.  Customer I	Describe  Describe  Describe  Describe  Describe  Describe  Describe	ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices  ment, supplies you use in business, and tools of your trade  r joint ventures  Name of Entity and Percent of Ownership:	portion you ow Do not deduct set or exemptions  \$	vn? cured claims  0.00  0.00  0.00

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44. Any business-related property you did not already list No.	
Yes. Describe	\$0.00
45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached	
for Part 5. Write that number here>	\$ 0.00
Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.  If you own or have an interest in farmland, list it in Part 1.	
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?	
Yes. Describe	
	\$0.00
47. Farm animals  Examples: Livestock, poultry, farm-raised fish	
No.	-
Yes. Describe	\$0.00
48. Crops—either growing or harvested	
Yes. Describe	1
	\$0.00
49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade  No.	
Yes. Describe	1
50. Farm and fishing supplies, chemicals, and feed	\$0.00
No	
Yes. Describe	\$ 0.00
51. Any farm- and commercial fishing-related property you did not already list	<u> </u>
Yes. Describe	7
Tes. Describe	\$0.00
52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached	
for Part 6. Write that number here	\$0.00
Describe All Property You Own or Have an Interest in That You Did Not List Above	
53. Do you have other property of any kind you did not already list?	
Examples: Season tickets, country club membership	
No.	1
Yes. Describe	\$0.00
54. Add the dollar value of all of your entries from Part 7. Write that number here	\$0.00

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List the Totals of Each Part of this Form Part 8: \$ 0.00 55. Part 1: Total real estate, line 2 \$ 0.00 56. Part 2: Total vehicles, line 5 \$ 3,200.00 57. Part 3: Total personal and household items, line 15 \$ 12.00 58. Part 4: Total financial assets, line 36 \$ 0.00 59. Part 5: Total business-related property, line 45 \$ 0.00 60. Part 6: Total farm- and fishing-related property, line 52 \$ 0.00 61. Part 7: Total other property not listed, line 54 \$ 3,212.00 \$3,212.00 62. Total personal property. Add lines 56 through 61. ..... 63. Total of all property on Schedule A/B. Add line 55 + line 62 \$3,212.00

Official Form 106A/B Record # 745286 Schedule A/B: Property Page 6 of 6

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Fill in this inf	formation to identify	y your case:	
Debtor 1	Yorketta	Ann	Agnew
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for th	e : <u>NORTHERN</u> District of _	ILLINOIS (State)
Case Number			_
(If known)			

## Official Form 106C

#### Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Tal. H Identity	y the Property You Claim as Exempt	•							
1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.									
You are clair	You are claiming state and federal nonbankruptcy exemptions . 11 U.S.C. § 522(b)(3)								
You are clain	You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)								
2. For any property	2. For any property you list on <i>Schedule A/B</i> that you claim as exempt, fill in the information below.								
· ·	n of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption					
		Copy the value from Schedule A/B	Check only one box for each exemption						
Brief description:	Furniture, linens, small appliances, table & chairs, bedroom set	\$_ 1,000	<b>\$</b>	735 ILCS 5/12-1001(b) - \$1,000.00					
Line from Schedule A/B:	06		100% of fair market value, up to any applicable statutory limit						
Brief			any applicable statutory innit	735 ILCS 5/12-1001(b) - \$1,000.00					
description:	Flat screen TV, computer, printer, music collection, cell phone	\$_1,000	\$	733 1263 3/12-1001(0) - \$1,000.00					
Line from Schedule A/B:	07		100% of fair market value, up to any applicable statutory limit						
Brief description:	Antiques, paintings, prints, pictures, collections, memorabilia.	\$_500	<b></b> \$	735 ILCS 5/12-1001(b) - \$500.00					
Line from Schedule A/B:	08		100% of fair market value, up to any applicable statutory limit						
Brief description:	Necessary wearing apparel	\$ <u>100</u>	<b></b> \$	735 ILCS 5/12-1001(a),(e) - \$100.00					
Line from Schedule A/B:	<u>11</u>		100% of fair market value, up to any applicable statutory limit						
Official Form 106C	Record # 745286	Schedule C: T	he Property You Claim as Exempt	Page 1 of 2					
			· •						

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Yorketta

Middle Name

Record # 745286

Official Form 106C

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Debtor 1

re you claiming a homestead exemption of more than \$155,675? subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.)  No.  Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?  No	-	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
secription: earrings \$ \$ 500				Check only one box for each exemption	
any applicable statutory limit    Secription:   Photos   S   100   S			\$ <u>500</u>	<b>\$</b>	735 ILCS 5/12-1001(b) - \$500.00
scription: Photos \$ 100		12			
any applicable statutory limit    Checking Account, Guaranty Bank, scription: 0.00   \$ 0   \$   \$   \$   \$   \$   \$   \$   \$			\$ <u>100</u>	<u></u> \$	735 ILCS 5/12-1001(a) - \$100.00
scription: 0.00 \$ 0 \$ 0 \$ 0 \$ 0 \$ 0 \$ 0 \$ 0 \$ 0 \$		14			
any applicable statutory limit  any applicable statutory limit  any applicable statutory limit  any applicable statutory limit  735 ILCS 5/12-1001(b) - \$12.00  12.00  100% of fair market value, up to any applicable statutory limit  2 you claiming a homestead exemption of more than \$155,675?  abject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.)  No.  Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?			\$ <u>0</u>	<b></b> \$	735 ILCS 5/12-1001(b) - \$0.00
scription: 12.00 \$ 12 \$ 100% of fair market value, up to any applicable statutory limit any applicable statutory limit are you claiming a homestead exemption of more than \$155,675?  Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.)  No.  Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?		<u>17</u>		<b>—</b>	
any applicable statutory limit  by our claiming a homestead exemption of more than \$155,675?  any applicable statutory limit  any applicable statutory limit  by our claiming a homestead exemption of more than \$155,675?  any applicable statutory limit  any applicable statutory limit	iof	Savings Account Guaranty Bank			735 II CS 5/12-1001/b) - \$12.00
ubject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.)  No.  Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?  No			\$ <u>12</u>	<b>\$</b>	755 1200 5/12-100 1(b) - \$12.00
	escription:  ne from chedule A/B: e you claimin ubject to adjus No. Yes. Did you	17 g a homestead exemption of more stment on 4/01/16 and every 3 years	e than \$155,675? s after that for cases filed c	100% of fair market value, up to any applicable statutory limit on or after the date of adjustment .)	7551250 5/12-1661(b) - \$12.66
	escription:  ne from chedule A/B: e you claimin ubject to adjus No. Yes. Did you	17 g a homestead exemption of more stment on 4/01/16 and every 3 years	e than \$155,675? s after that for cases filed c	100% of fair market value, up to any applicable statutory limit on or after the date of adjustment .)	
	escription:  the from thedule A/B:  you claimin ubject to adjus  No.  Yes. Did you	17 g a homestead exemption of more stment on 4/01/16 and every 3 years	e than \$155,675? s after that for cases filed c	100% of fair market value, up to any applicable statutory limit on or after the date of adjustment .)	
	scription: ne from shedule A/B: e you claimin ubject to adjus No. Yes. Did you	17 g a homestead exemption of more stment on 4/01/16 and every 3 years	e than \$155,675? s after that for cases filed c	100% of fair market value, up to any applicable statutory limit on or after the date of adjustment .)	
	e from hedule A/B:  you claimin bject to adjus No.  Yes. Did you	17 g a homestead exemption of more stment on 4/01/16 and every 3 years	e than \$155,675? s after that for cases filed c	100% of fair market value, up to any applicable statutory limit on or after the date of adjustment .)	
	e from hedule A/B:  you claimin bject to adjus No.  Yes. Did you	17 g a homestead exemption of more stment on 4/01/16 and every 3 years	e than \$155,675? s after that for cases filed c	100% of fair market value, up to any applicable statutory limit on or after the date of adjustment .)	
	e from hedule A/B:  you claimin bject to adjus No.  Yes. Did you	17 g a homestead exemption of more stment on 4/01/16 and every 3 years	e than \$155,675? s after that for cases filed c	100% of fair market value, up to any applicable statutory limit on or after the date of adjustment .)	
	e from hedule A/B:  you claimin bject to adjus No.  Yes. Did you	17 g a homestead exemption of more stment on 4/01/16 and every 3 years	e than \$155,675? s after that for cases filed c	100% of fair market value, up to any applicable statutory limit on or after the date of adjustment .)	

Schedule C: The Property You Claim as Exempt

Fill in this in	Caso 17 formation to identi		Filed 05/21/17	Entered 0 8 of		.1:09:06	Desc Main	
Debtor 1	Yorketta	Ann	Agnew					
	First Name	Middle Name	Last Name					
Debtor 2				-				
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States	Bankruptcy Court for t	the : <u>NORTHERN</u> District of _	ILLINOIS_					
Case Number			(State)				Check if this	s is an
(If known)							amended fil	ing
information. If radditional page  1. Do any cre  No. Ch	nore space is need s, write your name ditors have claims	ossible. If two married people led, copy the Additional Page and case number (if known) secured by your property?  abmit this form to the court with	e, fill it out, number the e	entries, and attach	it to this form.	On the top of ar	ny	
	List All Secured Clai							
0 Linkallan			ad alaine liet the annulit		Со	lumn A	Column A	Column C
for each cl	aim. If more than o	reditor has more than one sec one creditor has a particular cla claims in alphabetical order ac	aim, list the other creditor	s in Part 2.	Do	nount of claim not deduct the ue of collateral	Value of collateral that supports this claim	Unsecured portion If any

	Caso 17 1667	74 Doc 1	Eilad 05/21/17	Entered 05/31/17 11:09:06	Desc Main	
Fill in this	information to identify your			9 of 67		
Debtor 1	Yorketta	Ann	Agnew			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing	g) First Name	Middle Name	Last Name			
United Sta	tes Bankruptcy Court for the : <u>N</u>	IORTHERN District	of <u>ILLINOIS</u> (State)		_	
Case Num	ber		(State)		L Check if	this is an
(If known)					amended	d filing
<u> Official</u>	Form 106E/F					
chedul	le E/F: Creditors V	Vho Have U	nsecured Claims			12/15
ist the other /B: Property reditors with eeded, copy	r party to any executory cont y (Official Form 106A/B) and h partially secured claims tha	racts or unexpired on Schedule G: Ex at are listed in Sch , number the entri ame and case num	I leases that could result in xecutory Contracts and Und redule D: Creditors Who Ha es in the boxes on the left. I	is and Part 2 for creditors with NONPRIORITY a claim. Also list executory contracts on Schexpired Leases (Official Form 106G). Do not inve Claims Secured by Property. If more space Attach the Continuation Page to this page. On	edule nclude any e is	
	creditors have priority unsec	urod claims agains	st vou?			
_	Go to Part 2.	ureu ciaims agams	st you:			
Yes.	GO to Fait 2.					
	of your priority unsecured cla	ims. If a creditor ha	as more than one priority uns	secured claim, list the creditor separately for each	ch claim. For	
each cla	im listed, identify what type of	claim it is. If a clair	n has both priority and nonpi	riority amounts, list that claim here and show bo	th priority and	
	•		•	ing to the creditor's name. If you have more that olds a particular claim, list the other creditors in	· ·	
(For an e	explanation of each type of cla	im, see the instruc	tions for this form in the instr	uction booklet.)		
				Total clain	n Priority amount	Nonpriority amount
Part 2:	List All of Your NONPRIORIT	Y Unsecured Claim	s			
3. Do any o	creditors have nonpriority un	secured claims ag	ainst you?			
∏ No.	You have nothing to report in	this part. Submit th	nis form to the court with you	r other schedules.		
Yes.		·	,			
4. List all o	f your nonpriority unsecured	I claims in the alph	nabetical order of the credit	or who holds each claim. If a creditor has more	e than one	
				listed, identify what type of claim it is. Do not list		
	If out the Continuation Page of	•	culai ciaim, list the other cred	litors in Part 3.If you have more than three nonp	nonty unsecured	
Amo	rions Financial Chaica					Total claim
7.1	ricas Financial Choice or's Name	Las	st 4 digits of account number	<del></del>		\$ <u>230.00</u>
1030	2 S. Halsted	Wh	en was the debt incurred?	<del></del>		
Numbe	er Street					
			of the date you file, the claim Contingent	is: Check all that apply.		
Chica	ago IL 6	60628	Unliquidated			
City <b>Who ov</b>	State : ves the debt? Check one.	Zip Code	Disputed			
Debt	tor 1 only					
=	tor 2 only		oe of NONPRIORITY unsecure	ed claim:		
=	tor 1 and Debtor 2 only		Student loans Obligations arising out of a sepa	aration agreement or divorce		
=	ast one of the debtors and anothe	' ⊔	that you did not report as priority			
	ck if this claim relates to a nmunity debt		Debts to pension or profit-sharin			
	laim subject to offest?	_				
No No			Other. Specify PayDay Loa	n		
Yes						

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4.17	IDES	Last 4 digits of account number	<b>\$</b> 2,859.00
ļ	Creditor's Name		
	33 S. State Street	When was the debt incurred?	
	Number Street		
	8th Floor	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago IL 60603	Unliquidated	
١,	City State Zip Code  Who owes the debt? Check one.	Disputed	
ľ			
	Debtor 1 only	T (NONDRIODITY	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:  Student loans	
	Debtor 1 and Debtor 2 only		
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[	Check if this claim relates to a community debt	that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts	
1	s the claim subject to offest?	Debts to pension of profit-sharing plans, and other similar debts	
	No	Other. Specify	
	Yes	Outer. Opening	
4.18	Karnad Johnson	Last 4 digits of account number	<u>\$ 250.00</u>
	Creditor's Name		
	1831 S Keeler	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago IL 60624	Unliquidated	
١,	City State Zip Code  Who owes the debt? Check one.	Disputed	
i	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	=	that you did not report as priority claims	
[	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
l l	s the claim subject to offest?	Double to periodic or profit officing plane, and other official adole	
	No	Other. Specify Housing/Rental/Lease	
	Yes		
4.19	LVNV Funding	Last 4 digits of account number	<u>\$ 185.00</u>
	Creditor's Name		
	PO Box 10497	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Greenville SC 29603	Unliquidated	
١,	City State Zip Code  Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	=	that you did not report as priority claims	
1 1	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
1	s the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	Yes	······································	

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4	4.20 NCO Financial Systems, Inc	Last 4 digits of account number	<b>\$</b> 1,259.00
Г	Creditor's Name		
ı	507 Prudential Rd.	When was the debt incurred?	
ı	Number Street		
ı		As of the date you file, the claim is: Check all that apply.	
ı		Contingent	
ı	Horsham PA 19044	_     Unliquidated	
ı	City State Zip Cod Who owes the debt? Check one.	e Disputed	
ı	Debtor 1 only	<b>–</b>	
ı	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
ı	Debtor 1 and Debtor 2 only	Student loans	
ı	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
ı	Check if this claim relates to a	that you did not report as priority claims	
ı	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ı	Is the claim subject to offest?		
ı	No	Other. Specify Debt Owed	
L	Yes		
4	4.21 Nordstrom	Last 4 digits of account number	\$ <u>2,200.00</u>
ı	Creditor's Name	When was the debt incurred? 2015	
ı	Box 6564	when was the debt incurred?	
ı	Number Street		
ı		As of the date you file, the claim is: Check all that apply.	
ı	Englewood CO 80155	Contingent	
ı	City State Zip Cod	_     Unliquidated	
ı	Who owes the debt? Check one.	Disputed	
ı	Debtor 1 only		
ı	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
ı	Debtor 1 and Debtor 2 only	Student loans	
ı	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
ı	Check if this claim relates to a	that you did not report as priority claims	
ı	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ı	Is the claim subject to offest?		
ı	No	Other. Specify Credit Card or Credit Use	
Н	Yes Pacific Management	Last 4 digits of account number 7568	\$ 2,500.00
4	4.22 Pacific Management  Creditor's Name	Last 4 digits of account number 7568	\$_2,500.00
ı	PO Box 1181	When was the debt incurred?	
	Number Street	<del></del>	
ı		As of the date you file the claim in Object all that and	
ı		As of the date you file, the claim is: Check all that apply.	
ı	Evanston IL 60201	Contingent	
ı	City State Zip Cod	Unliquidated	
	Who owes the debt? Check one.	Disputed	
ı	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	☐ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Other. Specify Collecting for Creditor	
	Yes	Other. Specify Collecting for Creditor	
-			

Official Form 106E/F

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4.26	Secretary of State	Last 4 digits of account number	\$ <u>0.00</u>
	Creditor's Name		
	2701 S. Dirksen Pkwy.	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Springfield IL 62723	Unliquidated	
v	City State Zip Code  Vho owes the debt? Check one.	Disputed	
	Debtor 1 only	_	
Ī	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
İ	Debtor 1 and Debtor 2 only	Student loans	
İ	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
ř	Check if this claim relates to a	that you did not report as priority claims	
"	community debt	Debts to pension or profit-sharing plans, and other similar debts	
19	s the claim subject to offest?		
	No	Other. Specify Notice Only	
	Yes	<del>-</del>	
4.27	Southern Automotive	Last 4 digits of account number	\$ <u>13,435.00</u>
	Creditor's Name 1201 W Cypres Creek Rd S	When was the debt incurred?	
	Number Street	Wileli was the dept incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Fort Lauderdale FL 33309	Contingent	
	City State Zip Code	Unliquidated	
v	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
.	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?		
	No T.,	Other. Specify Deficiency, Repo'd/Surr'd Auto	
4.00	Yes Sprint	Last 4 digits of account number	<b>\$</b> 621.00
4.28	Creditor's Name	Last 4 digits of account number	<u> </u>
	PO Box 7949	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Overland Park KS 66207	Unliquidated	
	City State Zip Code	Disputed	
'	Vho owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
<u> </u>	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
L	Check if this claim relates to a	that you did not report as priority claims	
19	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
Ì	No	Other. Specify Utility Bills/Cellular Service	
	Yes	Carlot, Opcomy	

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4.29	Steve Ativie	Last 4 digits of account number 3797	\$ <u>667.00</u>
_	Creditor's Name		
	5601 N Waller	When was the debt incurred?	
	Number Street		
	Number Officer		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago IL 60651		
	City State Zip Code	Unliquidated	
l v	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
L	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Г	Debtor 1 and Debtor 2 only	Student loans	
l ř	=	Obligations arising out of a separation agreement or divorce	
5	At least one of the debtors and another	<del></del> -	
	Check if this claim relates to a	that you did not report as priority claims	
"	community debt	Debts to pension or profit-sharing plans, and other similar debts	
l:	s the claim subject to offest?		
	No	Other. Specify Residential Rental	
l î	Yes	Outer, Specify	
-	United Collection Bureau, Inc.	Land A Market of an account accounts are	<b>\$</b> 264.00
4.30		Last 4 digits of account number	\$_204.00
	Creditor's Name		
	5620 Southwyck Blvd., Ste. 206	When was the debt incurred?	
	Number Street		
	·	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Toledo OH 43614	Unliquidated	
	City State Zip Code		
V	Vho owes the debt? Check one.	Disputed	
1	Debtor 1 only		
	<b>=</b>		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
L	Debtor 1 and Debtor 2 only	Student loans	
Г	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
7	=	that you did not report as priority claims	
L	Check if this claim relates to a		
١.	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?		
	No	Other. Specify Debt Owed	
	Yes		
4.31	University of Phoenix	Last 4 digits of account number	\$ 0.00
7.01	Creditor's Name	• · · · · · · · · · · · · · · · · · · ·	
	4615 E. Elwood St. Floor 3	When was the debt incurred?	
		THIS HAS ARE MOST INCUITOR:	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Phoenix AZ 85040	Contingent	
		Unliquidated	
١.,	City State Zip Code	Disputed	
\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	Who owes the debt? Check one.	⊔	
	Debtor 1 only		
[	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
7	Debtor 1 and Debtor 2 only	Student loans	
	<b>=</b>		
[	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[	Check if this claim relates to a	that you did not report as priority claims	
١ '	community debt	Debts to pension or profit-sharing plans, and other similar debts	
l:	s the claim subject to offest?		
ĺ	No	Пон. о т	
7	Voc	Other. Specify	

Record # 745286

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Creditor's Name	When you the data in sum d2				
PO Box 7835	When was the debt incurred?				
Number Street					
	As of the date you file, the claim is: Check all that apply.				
Madison WI 53707-783	Contingent				
	Unliquidated				
City State Zip Code Who owes the debt? Check one.	Disputed				
Debtor 1 only					
Debtor 2 only	Type of NONPRIORITY unsecured claim:				
Debtor 1 and Debtor 2 only	Student loans				
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce				
Check if this claim relates to a	that you did not report as priority claims				
community debt	Debts to pension or profit-sharing plans, and other similar debts				
Is the claim subject to offest?					
No	Other. Specify Utility Bills/Cellular Service				
Yes					
West Suburban Medical Center	Last 4 digits of account number	<u>\$_100.00</u>			
Creditor's Name	<del></del>				
3 Erie Ct.	When was the debt incurred?				
Number Street					
Number Street					
	As of the date you file, the claim is: Check all that apply.				
	Contingent				
Oak Park IL 60302	☐ Unliquidated				
City State Zip Code					
Who owes the debt? Check one.	Disputed				
Debtor 1 only					
Debtor 2 only	Tune of NONDRIORITY unaccured eleims				
	Type of NONPRIORITY unsecured claim:				
Debtor 1 and Debtor 2 only	Student loans				
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce				
Check if this claim relates to a	that you did not report as priority claims				
community debt	Debts to pension or profit-sharing plans, and other similar debts				
Is the claim subject to offest?					
No	Other. Specify Medical/Dental Services				
<b>=</b>	Other. Specifyiviedical/Derital Services				
Yes		<b>*</b> 9 040 00			
WJ Management	Last 4 digits of account number	\$ <u>8,940.00</u>			
Creditor's Name					
220 W Campus Dr Ste 102	When was the debt incurred?				
Number Street					
	As of the date you file, the claim is: Check all that apply.				
Adiantan Hainka	Contingent				
Arlington Heights IL 60004	Unliquidated				
City State Zip Code	Disputed				
Who owes the debt? Check one.	L piopulco				
Debtor 1 only					
Debtor 2 only	Type of NONPRIORITY unsecured claim:				
Debtor 1 and Debtor 2 only	Student loans				
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce				
Check if this claim relates to a	that you did not report as priority claims				
community debt	Debts to pension or profit-sharing plans, and other similar debts				
Is the claim subject to offest?	<del>_</del>				
No	Other. Specify Collecting for Creditor				
Yes	Other, Specify				
I 1 C3					

Case 17-16674

List Others to Be Notified for a Debt That You Already Listed

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Yorketta Debtor 1

Ann

Document

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5. Use this page only if you have others to be notified about your bankr example, if a collection agency is trying to collect from you for a debit 2, then list the collection agency here. Similarly, if you have more that additional creditors here. If you do not have additional persons to be	t you owe to someone else, list the origing none creditor for any of the debts that y	nal creditor in Parts 1 or ou listed in Parts 1 or 2, list the
Accounts Receivable Management	On which entry in Part 1 or Part 2	list the original creditor?
Name PO Box 129	Line1 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street		Part 2: Creditors with Nonpriority Unsecured Claims
Thorofare         NJ         08086           City         State         Zip Code	Last 4 digits of account number	
Linebarger Goggan Blair &	On which entry in Part 1 or Part 2	list the original creditor?
Name PO Box 06140	Line 6 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street		Part 2: Creditors with Nonpriority Unsecured Claims
Chicago IL 60606	Last 4 digits of account number	<u>7210</u>
City State Zip Code		
Harris & Harris, LTD	On which entry in Part 1 or Part 2	list the original creditor?
Name 111 W Jackson Blvd	Line 6 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street Suite 400		Part 2: Creditors with Nonpriority Unsecured Claims
Chicago         IL         60604           City         State         Zip Code	Last 4 digits of account number	7210
Convergent Outsourcing	On which entry in Part 1 or Part 2	! list the original creditor?
Name 800 SW 39th St.	Line 8 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street		Part 2: Creditors with Nonpriority Unsecured Claims
Renton WA 98057	Last 4 digits of account number	<u> </u>
City State Zip Code		
Contract Callers Inc.	On which entry in Part 1 or Part 2	list the original creditor?
Name PO Box 212609	Line 10 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street		Part 2: Creditors with Nonpriority Unsecured Claims
Augusta GA 30917	Last 4 digits of account number	<del></del>
City State Zip Code		
NCO Financial Systems, Inc	On which entry in Part 1 or Part 2	list the original creditor?
Name 507 Prudential Rd.	Line 10 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street		Part 2: Creditors with Nonpriority Unsecured Claims
Horsham         PA         19044           City         State         Zip Code	Last 4 digits of account number	
- , Cato Zip 0000		

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ebtor 1	Yorketta	Ann	r¥8v€/hi	nent	Page 32 of Case	e Number (if known)
	First Name	Middle Name	Last Name			
Clerk,	, First Mun Div			On which e	ntry in Part 1 or Part 2	list the original creditor?
Name 50 W.	. Washington St., Rm. 1001		_	Line13_	of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number	r Street		_			Part 2: Creditors with Nonpriority Unsecured Claims
Chica	go		- 60602	1 4 dinit	f	
City	<u></u>	State Zip	_	Last 4 digit	s of account number _	
Thom	as J Raleigh		_	On which e	ntry in Part 1 or Part 2	list the original creditor?
Name 520 N	I Halsted #201			Line13	of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number	r Street					Part 2: Creditors with Nonpriority Unsecured Claims
Chica	go	IL	60642	Last 4 digit	s of account number _	<b></b>
City		State Zip	Code			
	, First Mun Div		_	On which e	ntry in Part 1 or Part 2	list the original creditor?
Name 50 W.	. Washington St., Rm. 1001		_	Line14	of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number	r Street					Part 2: Creditors with Nonpriority Unsecured Claims
Chica	go	IL	60602	Last 4 digit	s of account number _	
City		State Zip	Code			
Paul [	D. Lawent		_	On which e	ntry in Part 1 or Part 2	list the original creditor?
Name PO Bo	ox 5718			Line14	of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number	r Street		_			Part 2: Creditors with Nonpriority Unsecured Claims
Elgin		IL	_ _60121	Last 4 digit	s of account number _	
City		State Zip	Code			
	e & Weiner			On which e	ntry in Part 1 or Part 2	list the original creditor?
PO Bo	ox 5010		_	Line15_	of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number	r Street					Part 2: Creditors with Nonpriority Unsecured Claims
Wood	lland Hills	CA	- 91365	Last 4 digit	s of account number _	
City		State Zip	Code			
Clerk,	, First Mun Div			On which e	ntry in Part 1 or Part 2	list the original creditor?
Name 50 W.	. Washington St., Rm. 1001			Line22	of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number	r Street		_			Part 2: Creditors with Nonpriority Unsecured Claims
Chica	go	IL	60602	Last 4 digit	s of account number	7568
City		State Zip	Code			
Enhar	nced Recovery Corp.		_	On which e	ntry in Part 1 or Part 2	list the original creditor?
Name 8014	Bayberry Road		_	Line 23	of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number	r Street					Part 2: Creditors with Nonpriority Unsecured Claims
Jacks	onville	FL	32256	Last 4 digit	s of account number	
City		State Zip	_		-	<del></del>

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Yorketta Debtor 1 First Name Last Name Portfolio Recovery Assoc. On which entry in Part 1 or Part 2 list the original creditor? Name 120 Corporate Blvd., Ste. 100 Line <u>25</u> of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims Street Number VA 23502 Norfolk Last 4 digits of account number \_\_\_\_ \_\_\_\_ State Zip Code City Southern Auto Finance Co On which entry in Part 1 or Part 2 list the original creditor? Name 6700 N Andrews Ave Ste 500 Line 27 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims Street Number Fort Lauderdale FL 33309 Last 4 digits of account number \_ City State Zip Code Convergent Outsourcing On which entry in Part 1 or Part 2 list the original creditor? Name 800 SW 39th St. Line 28 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims Number Street Renton WA 98057 Last 4 digits of account number \_\_\_\_ \_\_\_ State Zip Code City Cavalry Investments, Inc. On which entry in Part 1 or Part 2 list the original creditor? Name Line 28 of (Check one): Part 1: Creditors with Priority Unsecured Claims PO Box 27288 Part 2: Creditors with Nonpriority Unsecured Claims Street Number Last 4 digits of account number \_ AZ 85285-728 Tempe State Zip Code City Clerk, First Mun Div On which entry in Part 1 or Part 2 list the original creditor? Name 50 W. Washington St., Rm. 1001 Part 1: Creditors with Priority Unsecured Claims Line 29 of (Check one): Part 2: Creditors with Nonpriority Unsecured Claims Number Street IL 60602 Chicago Last 4 digits of account number \_\_\_\_ 3797\_\_\_\_ State Zip Code City **AFNI** On which entry in Part 1 or Part 2 list the original creditor? Name PO Box 3097 Line 32 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims Street Number Bloomington IL 61702 Last 4 digits of account number \_\_\_\_ \_\_\_ City State Zip Code

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Schedule E/F: Creditors Who Have Unsecured Claims

Yorketta

Ann

Document

Debtor 1

Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

			Total claim	
Total claims from Part 1	6a. Domestic support obligations	6a.	\$	0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$	0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d. <b>Other.</b> Add all other priority unsecured claims.  Write that amount here.	6d.	\$	0.00
	6e. <b>Total.</b> Add lines 6a through 6d.	6e.	\$	0.00
			Total claim	
Total claims from Part 2	6f. Student loans	6f.	Total claim	0.00
	6f. Student loans  6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6f. 6g.		0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority		\$	
	<ul> <li>6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims</li> <li>6h. Debts to pension or profit-sharing plans, and other</li> </ul>	6g.	\$\$	0.00

		Caso 17	16674 Doc 1	Filod 05/21/17	Entered 05/31/17 11:09:06	Desc Main
Fill	in this in	formation to identi			5 of 67	
Deb	tor 1	Yorketta	Ann	Agnew		
Deb	tor 2	First Name	Middle Name	Last Name		
	ise, if filing)	First Name	Middle Name	Last Name		
Unit	ed States	Bankruptcy Court for t	the : <u>NORTHERN</u> District of			_
	e Number			(State)		Check if this is an
	-	orm 106G				amended filing
			ory Contracts and	Uneynired Lea	eac	12/1
nforma addition 1. Do	you hav No. Ch	nore space is needs, write your name e any executory concect this box and suring all of the information all of the person or	led, copy the additional page and case number (if known) ontracts or unexpired leases abmit this form to the court with ation below even if the contract or company with whom you ha	e, fill it out, number the er  ?  th your other schedules. You  cts or leases are listed in a	n are equally responsible for supplying correct tries, and attach it to this page. On the top of a but have nothing else to report on this form.  Schedule A/B: Property (Official Form 106A/B)  Then state what each contract or lease is for (form the state what each contract or lease what each contract or lease what each contract or lease whether wh	for
	expired le		ell phone). See the instructio	ns for this form in the instr	uction booklet for more examples of executory co	ntracts and
P	erson or	company with who	om you have the contract or	lease	State what the contract or lease	e is for
2.1						
	Name					
	Number	Street			-	
	City		State Zip	) Code	-	
2.2						
	Name					
	Number	Street			-	
	City		State Zip	) Code	-	
2.3						
	Name					
	Number	Street			-	
	City		State Zip	o Code		
2.4						
2.4	Name					
	Number	Street			-	
					-	
251	City		State Zip	O Code		
2.5	Name					
		Stroct			-	
	Number	Street				
	City		State Zip	Code	-	

Official Form 106G

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Fill in this information to identify your case:					
Debtor 1	Yorketta	Ann	Agnew		
	First Name	Middle Name	Last Name		
Debtor 2	-				
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of _			
Case Number	(State)				
(If known)					

# Official Form 106H

Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

any Ao	dditional Pa	ages, write your name and	I case number (if known). Answ	er every questi	on.
1. <b>D</b> c	o you have	any codebtors? (If you are	e filing a joint case, do not list eith	ner spouse as a	codebtor.)
	No.				
	Yes				
			in a community property state of evada, New Mexico, Puerto Rico,		ammunity property states and territories include gton, and Wisconsin.)
	No. Go t	to line 3.			
	Yes. Did	I your spouse, former spous	se, or legal equivalent live with yo	ou at the time?	
	=	. Inwhich community state	or territory did you live?	·	Fill in the name and current address of that person.
	Name	of your spouse, former spouse or le	egal equivalent		
	Numb	er Street			
	City		State	Zip Cod	9
S		F, or Schedule G to fill out	Column 2.		Column 2: The creditor to whom you owe the debt
0.4					Check all schedules that apply:
3.1					Schedule D, line
	Name				Schedule E/F, line
	Number	Street			Schedule G, line
	City		State	Zip Code	
3.2					Schedule D, line
	Name				Schedule E/F, line
	Number	Street			Schedule G, line
	City		State	Zip Code	
3.3					Schedule D, line
	Name				Schedule E/F, line
	Number	Street			Schedule G, line
	City		State	Zip Code	

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Fill in this in	formation to identif	fy your case:	Duamen	E-X7 01 07
Debtor 1	Yorketta	Ann	Agnew	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
Case Number		he : <u>NORTHERN DISTRICT (</u>	OF ILLINOIS	Check if this is:
(If known)				An amended filing
				A supplement showing post-petition
				chapter 13 income as of the following da

#### **Schedule I: Your Income**

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Describe Employment				
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filling spouse
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed		Employed  Not employed
	Include part-time, seasonal, or self-employed work.	Occupation	Driver		
	Occupation may Include student or homemaker, if it applies.	Employers name Employers address	Cook DuPage Tra		
			Chicago, IL 60607		•
Pa	rt 2: Give Details About Month	How long employed there?	Since 5/1/2012	_	
	spouse unless you are separated.	he date you file this form. If you he we more than one employer, combote, attach a separate sheet to this	ine the information for a		·
				For Debtor 1	For Debtor 2 or non-filing spouse
2.	<ol> <li>List monthly gross wages, salary and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.</li> </ol>			\$1,289.62	\$0.00
3.	Estimate and list monthly overti	me pay.		\$0.00	\$0.00
4.	Calculate gross income. Add line	e 2 + line 3.		\$1,289.62	\$0.00

 Official Form 106I
 Record # 745286
 Schedule I: Your Income
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Debtor 1

Yorketta Ann Document Agnew Page 38 of 67
First Name Middle Name Last Name

67

				For Debtor 1		Debtor 2 or n-filing spouse		
	Copy	r line 4 here	4.	\$1,289.62		\$0.00		
5. <b>L</b>	ist all	payroll deductions:	_	_				
	5a. <b>T</b>	ax, Medicare, and Social Security deductions	5a.	\$201.61		\$0.00		
	5b. <b>N</b>	landatory contributions for retirement plans	5b.	\$0.00		\$0.00		
	5c. <b>V</b>	oluntary contributions for retirement plans	5c.	\$0.00		\$0.00		
	5d. <b>F</b>	Required repayments of retirement fund loans	5d.	\$0.00		\$0.00		
	5e. lı	nsurance	5e.	\$0.00		\$0.00		
	5f. <b>C</b>	omestic support obligations	5f.	\$0.00		\$0.00		
	5g. <b>L</b>	Inion dues	5g.	\$40.99		\$0.00		
	5h. <b>C</b>	Other deductions. Specify:	5h.	\$0.00		\$0.00		
6. <b>A</b>	dd the	payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$242.60		\$0.00		
7. C	alcula	te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$1,047.02		\$0.00		
8. <b>L</b> i	st all	other income regularly received:						
	8a.	Net income from rental property and from operating a business,						
		profession, or farm						
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total						
		monthly net income.	8a.	\$0.00		\$0.00		
	8b.	Interest and dividends	8b.	\$0.00		\$0.00		
	8c.	Family support payments that you, a non-filing spouse, or a	8c.	\$ 0.00		\$ 0.00		
		dependent regularly receive						
		Include alimony, spousal support, child support, maintenance, divorce						
		settlement, and property settlement.						
	8d.	Unemployment compensation	8d.	\$0.00		\$0.00		
	8e.	Social Security	8e.	\$0.00		\$0.00		
	8f.	Other government assistance that you regularly receive	8f.	\$125.00		\$0.00		
		Include cash assistance and the value (if known) of any non-cash						
		assistance that you receive, such as food stamps (benefits under the						
		Supplemental Nutrition Assistance Program) or housing subsidies.						
		Specify:						
	8g.	Pension or retirement income	8g. 	\$0.00		\$0.00		
	8h.	Other monthly income. Specify: Tax Credits,	8h. 	\$537.58		\$0.00		
9.	Add	all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9	\$662.58	_	\$0.00		
10.		ulate monthly income. Add line 7 + line 9.	10.	\$1,709.60	·	\$0.00	- [	\$1,709.60
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.				_	_	
11.	State	all other regular contributions to the expenses that you list in Schedule	e <b>J</b> .					
	Inclu	de contributions from an unmarried partner, members of your household, yo	our dependen	its, your roommates, an	d			
		friends or relatives.						
		ot include any amounts already included in lines 2-10 or amounts that are n		o pay expenses listed ir	Sched	lule J.		<b>#0.00</b>
	Spec	ify:		<del></del>			11.	\$0.00
12.		the amount in the last column of line 10 to the amount in line 11. The res		•			ړ_ Γ	£4 700 C0
		that amount on the Summary of Schedules and Statistical Summary of Ce		es and Related Data, if i	t applies	6	12.	\$1,709.60
13.		ou expect an increase or decrease within the year after you file this form	17					
	<u>N</u>							
	П,	∕es. Explain:						

Fill in	this information to identify y	our case:				
Debto	r 1 Yorketta	Ann	Agnew	Check if this is:		
	First Name	Middle Name	Last Name	An amende	· ·	
Debtoi (Spouse,		Middle Name	Last Name		ent showing post- of the following d	-petition chapter 13 ate:
United	States Bankruptcy Court for the :	NORTHERN DISTRICT C	OF ILLINOIS			
Case I	Number wn)		_	MM / DD / Y	YYYY	
Offici	al Form 106J				_	2 because Debtor 2
				maintains a	separate house	noid.
	edule J: Your Ex					12/14
	ace is needed, attach another			are equally responsible for supplyings, write your name and case num	=	
Part 1:	Describe Your Household	1				
	is a joint case?  No. Go to line 2.  Yes. Does Debtor 2 live in a	separate household?	le l			
	Tes. Debior 2 ma	or the a separate ochedu				
2. <b>D</b> o	you have dependents?	No		Dependent's relationship to	Dependent's	Does dependent live
	o not list Debtor 1 and ebtor 2.		this information for dent	Debtor 1 or Debtor 2  Daughter	<del>age</del>	with you?
	o not state the dependents'			Daugittei		X Yes
na	imes.			Neice	14	No X Yes
						X Yes
						Yes
						X No
						Yes
						X No
						Yes
ex	o your expenses include penses of people other than purself and your dependents?	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1				
Part 2:	Estimate Your Ongoing N	Monthly Expenses				
	-	· · · ·		m as a supplement in a Chapter 13 c	-	
	es as of a date after the banki icable date.	ruptcy is filed. If this is a	supplemental Schedule J	, check the box at the top of the form	n and fill in	
	expenses paid for with non-c assistance and have include	=	=		Y	our expenses
			•	•		our expended
	ne rental or home ownership ny rent for the ground or lot.	expenses for your resid	ence. Include first mortgag	e payments and	4.	\$700.00
	not included in line 4:					·
4a	a. Real estate taxes				4a.	\$0.00
41	o. Property, homeowner's, or	r renter's insurance			4b.	\$0.00
40	c. Home maintenance, repai	r, and upkeep expenses			4c.	\$0.00
40	d. Homeowner's association	or condominium dues			4d	\$0.00

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Yorketta Debtor 1

First Name

Ann

Middle Name

Document

Last Name

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Case Number (if known) \_\_

Your expenses \$0.00 5 Additional Mortgage payments for your residence, such as home equity loans 6. **Utilities:** \$140.00 6a. 6a. Electricity, heat, natural gas \$0.00 6b. Water, sewer, garbage collection \$120.00 Telephone, cell phone, internet, satellite, and cable service \$ 0.00 Other. Specify: 6d. \$320.00 7. 7. Food and housekeeping supplies \$0.00 8. 8. Childcare and children's education costs \$85.00 9. Clothing, laundry, and dry cleaning 10. \$20.00 Personal care products and services 10. \$20.00 11. Medical and dental expenses 11. \$100.00 **Transportation.** Include gas, maintenance, bus or train fare. 12. Do not include car payments. \$0.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books Charitable contributions and religious donations 14. \$0.00 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. \$0.00 15a. 15a Life insurance \$0.00 15b. Health insurance 15b. \$0.00 15c. Vehicle insurance 15c. \$0.00 15d. 15d. Other insurance. Specify: 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16 17. Installment or lease payments: \$0.00 17a. 17a. Car payments for Vehicle 1 \$0.00 17b. Car payments for Vehicle 2 17b \$0.00 17c. 17c. Other. Specify:\_ \$0.00 17d. Other. Specify: 17d. 18. Your payments of alimony, maintenance, and support that you did not report as deducted \$0.00 from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. \$0.00 19. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a. \$ 0.00 20b. \$ 0.00 20b. Real estate taxes \$ 0.00 20c. Property, homeowner's, or renter's insurance 20c. \$ 0.00 20d. 20d. Maintenance, repair, and upkeep expenses \$ 0.00 20e 20e. Homeowner's association or condominium dues

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Debtor	1 Yorke	tta	Ann	Agnew	Case Number (if known)		
	First Na	ne	Middle Name	Last Name			
21.	Other. S	pecify: _	Postage/Bank Fees (\$4.00),		_	21.	\$4.00
22	Your mo	nthly ex	pense: Add lines 4 through 21.			22.	\$1,509.00
	The resul	t is your	monthly expenses.				
23.	Calculate	your m	onthly net income.				
	23a.	Сору	line 12 (your comibined monthly in	come) from Schedule I.		23a.	\$1,709.60
	23b.	Сору	your monthly expenses from line 2	22 above.		23b. <b>-</b>	\$1,509.00
	23c.		act your monthly expenses from your	our monthly income.		23c.	\$200.60
		The re	esult is your monthly net income.				
24.	-	-	<u>•</u>	penses within the year after you			
				r car loan within the year or do you	• •		
		paymer	nt to increase or decrease becaus	e of a modification to the terms of	your mortgage?		
	X No						
	Yes.	Е	Explain Here:				

 Official Form 106J
 Record #
 745286
 Schedule J: Your Expenses
 Page 3 of 3

Fill in this in	nformation to identi	fy your case:	
Debtor 1	Yorketta	Ann	Agnew
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Case Number (If known)		he: <u>NORTHERN</u> District of	(State)

### Official Form 106 Dec

### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below		
Did you pay or agree to pay someone who is NO	an attorney to help you fill out bankruptcy forms?	
No	,	
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).	
Under penalty of perjury, I declare that I have rea correct.	the summary and schedules filed with this declaration and that they are true and	
/s/ Yorketta Ann Agnew Signature of Debtor 1	Signature of Debtor 2	
05/04/0047		
Date 05/24/2017 MM / DD / YYYY	DateMM / DD / YYYY	

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Debtor 1 Yorketta Ann Agnew  First Name Middle Name Last Name  Debtor 2 (Spouse, if filing) First Name Middle Name Last Name  United States Bankruptcy Court for the : NORTHERN District of ILLINOIS (State)	Fill in this in	formation to identi		
(Spouse, if filing) First Name Middle Name Last Name  United States Bankruptcy Court for the :NORTHERN District ofILLINOIS	Debtor 1			
United States Bankruptcy Court for the : <u>NORTHERN</u> District of <u>ILLINOIS</u> (State)				
(State)				
	Case Number		trie . <u>NORTHERN</u> District of	

## Official Form 107

#### Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Give Details About Your Marital Status and	Where You Lived Before		
What is your current marital status?			
_			
Married 			
Not married			
2 During the last 3 years, have you lived anywhere c	other than where you live no	.w2	
□ No.	other than where you live he	·w·	
Yes. List all of the places you lived in the last 3 y	rears. Do not include where	you live now.	
Debtor 1	Dates Debtor 1	Debtor 2:	Dates Debtor 2
	lived there	Come as Debter 1	lived there
2725 W.Lavington St	FROM 07/2016	Same as Debtor 1	Same as Debtor
2725 W Lexington St  Chicago IL 60612-3428	To 07/2016		<del></del>
Cliicago IL 000 12-0420	. 10 07/2010		
			<del></del>
3 Within the last 8 years, did you ever live with a spo	ouse or legal equivalent in a	community property state or territory?	? (Community
3 Within the last 8 years, did you ever live with a spo property states and territories include Arizona, Ca and Wisconsin.)			· ·
property states and territories include Arizona, Ca and Wisconsin.)  No.	ilifornia, Idaho, Louisiana, N	evada, New Mexico, Puerto Rico, Texas	· ·
property states and territories include Arizona, Ca and Wisconsin.)	ilifornia, Idaho, Louisiana, N	evada, New Mexico, Puerto Rico, Texas	· ·
property states and territories include Arizona, Ca and Wisconsin.)  No.	ilifornia, Idaho, Louisiana, N	evada, New Mexico, Puerto Rico, Texas	- ·
property states and territories include Arizona, Ca and Wisconsin.)  No.	ilifornia, Idaho, Louisiana, N	evada, New Mexico, Puerto Rico, Texas	· ·
property states and territories include Arizona, Ca and Wisconsin.)  No.  Yes. Make sure you fill out Schedule H: Your Cod	ilifornia, Idaho, Louisiana, N	evada, New Mexico, Puerto Rico, Texas	· ·
property states and territories include Arizona, Ca and Wisconsin.)  No.  Yes. Make sure you fill out Schedule H: Your Cod	ilifornia, Idaho, Louisiana, N	evada, New Mexico, Puerto Rico, Texas	- ·
property states and territories include Arizona, Ca and Wisconsin.)  No.  Yes. Make sure you fill out Schedule H: Your Cod	ilifornia, Idaho, Louisiana, N	evada, New Mexico, Puerto Rico, Texas	- ·
property states and territories include Arizona, Ca and Wisconsin.)  No.  Yes. Make sure you fill out Schedule H: Your Cod	ilifornia, Idaho, Louisiana, N	evada, New Mexico, Puerto Rico, Texas	- ·
property states and territories include Arizona, Ca and Wisconsin.)  No.  Yes. Make sure you fill out Schedule H: Your Cod	ilifornia, Idaho, Louisiana, N	evada, New Mexico, Puerto Rico, Texas	- ·
property states and territories include Arizona, Ca and Wisconsin.)  No.  Yes. Make sure you fill out Schedule H: Your Cod	ilifornia, Idaho, Louisiana, N	evada, New Mexico, Puerto Rico, Texas	· ·
property states and territories include Arizona, Ca and Wisconsin.)  No.  Yes. Make sure you fill out Schedule H: Your Cod	ilifornia, Idaho, Louisiana, N	evada, New Mexico, Puerto Rico, Texas	- ·
property states and territories include Arizona, Ca and Wisconsin.)  No.  Yes. Make sure you fill out Schedule H: Your Cod	ilifornia, Idaho, Louisiana, N	evada, New Mexico, Puerto Rico, Texas	· ·
property states and territories include Arizona, Ca and Wisconsin.)  No.  Yes. Make sure you fill out Schedule H: Your Code	ilifornia, Idaho, Louisiana, N	evada, New Mexico, Puerto Rico, Texas	· ·

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Ann

Debtor 1 Yorketta Agnew Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, Wages, commissions, \$5,622 From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, \$34,433 Wages, commissions, For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2016) Operating a business Operating a business Wages, commissions, \$22,946 Wages, commissions. For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2015) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) \$125/monthly Link Benefits From January 1 of current year until the date you filed for bankruptcy: Link Benefits \$250 For last calendar year: (January 1 to December 31, 2016) Link Benefits For last calendar year: Approx. \$1,200 (January 1 to December 31, 2015)

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Yorketta Agnew Ann Case Number (if known) \_

No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."  During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225* or more?    No. Go to line 7.    Yes. List below each creditor to whom you paid a total of \$6,225* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.  * Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.  ■ Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts.  During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?  ■ No. Go to line 7.    Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.    Dates of payments   Total amount paid   Amount you still owe   Was this payment for		First Name	Middle Name	Last Name				
No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."  During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225° or more?    No. Go to line 7.    Yes. List below each creditor to whom you paid a total of \$6,225° or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments for adomestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.  *Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.  Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts.  During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?  No. Go to line 7.    Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and almony. Also, do not include payments to an attorney for this bankruptcy case.    Dates of payments   Total amount paid   Amount you still owe   Was this payment for	Pa	List Certain Payments	You Made Before You Filed t	for Bankruptcy				
"incurred by an individual primarily for a personal, family, or household purpose."  During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225° or more?  No. Go to line 7.  Yes. List below each creditor to whom you paid a total of \$6,225° or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an altoney for this bankruptcy case.  *Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.  Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts.  During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?  No. Go to line 7.  Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an altomey for this bankruptcy case.  Dates of payments  Total amount paid Amount you still owe Was this payment for  Yes before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives, any general partners; relatives of any general partners; partnerships of which you are as a general partner; corporations of which you are as a general partner; corporations of which you are an officer, director, erosen in control, or owner of 20% or more of their voting securities, and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.  No.  Yes. List all payments to an insider.  Dates of payment paid Amount you still Reason for this payment on include payments on debts guaranteed or cosigned by an insider.  Dates of payment paid Amount you still owe Reason for this payment includ	06	Are either Debtor 1's or Debtor	r 2's debts primarily consu	umer debts?				
Yes. List below each creditor to whom you paid a total of \$6,225° or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.  * Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.  ■ Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts.  During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?  ■ No. Go to line 7.    Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.    Dates of payments   Total amount paid   Amount you still owe   Was this payment for		"incurred by an individu	ual primarily for a personal,	family, or househo	old purpose."		s	
total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.  * Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.  Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts.  During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?  No. Go to line 7.  Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as schild support and alimony. Also, do not include payments to an attorney for this bankruptcy case.  Dates of payments  Total amount paid Amount you still owe Was this payment for  Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voiting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.  No.  Yes. List all payments to an insider.  Dates of payment paid Amount you still owe Reason for this payment payment payments on debts guaranteed or cosigned by an insider.  Dates of Total amount Amount you still owe Include creditor's name include creditor's name.		No. Go to line 7.						
During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?  No. Go to line 7.  Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.  Dates of payments  Total amount paid Amount you still owe Was this payment for payments or which you are a general partners, relatives of any general partners, relatives of any general partners, captureships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.  No.  Yes. List all payments to an insider.  Dates of Total amount Amount you still owe Reason for this payment on a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider.  Dates of Total amount Amount you still owe Reason for this payment not payments on debts guaranteed or cosigned by an insider.  No.  Yes. List all payments to an insider.  Dates of Total amount Amount you still owe Reason for this payment include creditor's name		total amount you p	aid that creditor. Do not includ	clude payments for le payments to an	domestic support obliquationney for this bankru	gations, such as uptcy case.		
Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.    Dates of payments   Total amount paid   Amount you still owe   Was this payment for		During the 90 days be	• •		r creditor a total of \$60	0 or more?		
creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.    Dates of payments		No. Go to line 7.						
Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.  No.  Dates of payment paid Amount you still owne  Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?  Include payments on debts guaranteed or cosigned by an insider.  Dates of payment Total amount Amount you still owne  No.  Yes. List all payments to an insider.  Dates of payment Paid Amount you still owne  Reason for this payment paid owne		creditor. Do not inc	clude payments for domest	ic support obligation	ons, such as child supp			
Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.  No.    Yes. List all payments to an insider.    Dates of payment   Total amount paid   Amount you still owe   Reason for this payment on insider?					Total amount paid	Amount you still o	owe	Was this payment for
Dates of payment    Dates of payment   Dates of pay		Insiders include your relatives; a corporations of which you are at agent, including one for a busine such as child support and alimo	any general partners; relativ n officer, director, person in ess you operate as a sole p	ves of any general control, or owner	partners; partnerships of 20% or more of their	of which you are a general research of which you are a general research to the securities; and an	y managi	ng
payment paid owe  Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider.  No.  Total amount paid  Amount you still owe Include creditor's name		Yes. List all payments to an	insider.					
an insider? Include payments on debts guaranteed or cosigned by an insider.  No.  Yes. List all payments to an insider.  Dates of payment							Reason	for this payment
No.  Tyes. List all payments to an insider.  Dates of payment paid  Total amount paid  Amount you still owe Include creditor's name		an insider?			transfer any property o	on account of a debt that b	enefited	
Yes. List all payments to an insider.  Dates of payment paid Total amount paid Amount you still owe Include creditor's name		_	ranteed of cosigned by an i	irisider.				
payment paid owe Include creditor's name		_	insider.					
Part 4: Identify Legal actions, Repossessions, and Foreclosures						-		• •
	Pa	Identify Legal actions, I	Repossessions, and Foreclo	sures				

Debtor 1

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Debto	or 1	TUIKElla	AIII	Agriew	Case Number (If known)	· · · · · · · · · · · · · · · · · · ·
		First Name	Middle Name	Last Name		
09	List	all such matters, includifications, and contra	uding personal injury case		ort action, or administrative proceeding? es, collection suits, paternity actions, support	ort or custody
	=					
		Yes. Fill in the details	i.			
				Nature of the case	Court or agency	Status of the case
		Pacific Mangement	Inc VS Yorketta	Contract	Cook County, IL	Pending Pending
		Agnew				On appeal
			-14407500			
		CASE NUMBER#15	DM1107568			Concluded
10	With	nin 1 year before you	filed for bankruptcy, was	any of your property repossess	ed, foreclosed, garnished, attached, seize	d, or levied?
			fill in the details below.		, , , ,	
		No. Go to line 11				
		Yes. Fill in the information	ation below.			
11					ank or financial institution, set off any an	nounts from your accounts
	_	No. Go to line 11	ment because you owed	a debt?		
	=	Yes. Fill in the information	ation holow			
12	_			o any of your property in the	naccacion of an accionac for the bandi	it of araditors a
12	cou	rt-appointed receiver	r, a custodian, or anothe		possession of an assignee for the benefi	t of creditors, a
	□ /	No. Yes.				
F	art 5:	List Certain Gifts	s and Contributions			
13	With	hin 2 years hefore yo	ou filed for hankruntey d	lid you give any gifts with a to	tal value of more than \$600 per person?	
	_	min 2 years before ye	a med for bankruptcy, c	na you give any gints with a to	tal value of more than 4000 per person.	
		No.				
		Yes. Fill in the details	for each gift.			
14	With	hin 2 years before yo	ou filed for bankruptcy, d	lid you give any gifts or contri	butions with a total value of more than \$	600 to any charity?
		No.				
	_		for each gift			
	Ш	Yes. Fill in the details	i for each giπ.			
	art 6:	List Certain Loss	205			
L	air o	List Certain 2003				
15		hin 1 year before you nbling?	ı filed for bankruptcy or	since you filed for bankruptcy	, did you lose anything because of theft,	fire, other disaster, or
		No.				
	$\overline{\Box}$	Yes. Fill in the details	for each gift.			
	_		Ü			
F	art 7	List Certain Payr	ments or Transfers			
16	con	sulted about seeking	g bankruptcy or preparin	ng a bankruptcy petition?	n your behalf pay or transfer any propert	
			. i i i i i i.	.,		
		No.				
		Yes. Fill in the details	<b>i</b>			

Case 17-16674 Doc 1 Filed 05/31/17 Entered 05/31/17 11:09:06 Desc Main Page 47 of 67 Document Yorketta Debtor 1 Ann Agnew Case Number (if known) First Name Middle Name Last Name Party Contact Info Description and value of any property transferred Date payment Amount of payment or transfer Geraci Law L.L.C. Payment/Value: \$4,000.00: \$0.00 55 E. Monroe Street #3400 paid prior to filing, balance to be paid Chicago,IL 60603 through the plan. **Party Contact Info** Description and value of any property transferred Date payment Amount of payment or transfer Attorneys fees for case #15-14960 June 2016 \$1,483.36 Geraci Law, LLC through April 55 E. Monroe, Suite 3400 2017 Chicago, IL 60603 **Party Contact Info** Description and value of any property transferred Date payment Amount of payment or transfer Credit Counseling Services 2017 \$25.00 Hananwill Credit Counseling 115 N. Cross St. Robinson, IL 62454 17 Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. No. Yes. Fill in the details. 18 Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. Yes. Fill in the details for each gift. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) No. Yes. Fill in the details for each gift. List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8:

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ebto	r 1	Yorketta	Ann	Agnew	Case	Number (if known)		
		First Name	Middle Name	Last Name				
20	sold, Inclu hous	, moved, or transferred? ude checking, savings, mo	ney market, or	, were any financial accounts or i other financial accounts; certific ations, and other financial institu	ates of deposit; shares i			
	☐ Y	Yes. Fill in the details.						
				Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer	
21	-	ou now have, or did you h n, or other valuables?	ave within 1 ye	ear before you filed for bankruptc	y, any safe deposit box o	or other depository for	securities,	
	N	No.						
	☐ Y	Yes. Fill in the details.						
				Who else had access to it?	Describe the conte	nts	Do you still have it?	
22	<u> </u>	e you stored property in a selection.  Yes. Fill in the details.	storage unit or	place other than your home with	in 1 year before you filed	l for bankruptcy?	nave it!	
	ш.	res. I ili ili tile details.		Who else has or had access to it?	Describe the conte	nts	Do you still have it?	
P	art 9:	Identify Property You H	old or Control fo	or Someone Else				
23	-	you hold or control any pro comeone.	perty that som	neone else owns? Include any pro	pperty you borrowed from	n, are storing for, or ho	old in trust	
		No.						
	=	Yes. Fill in the details.						
				Where is the property?	Describe the prope	erty	Value	
Pa	ırt 10:	Give Details About Envi	ronmental Infor	mation				
For	the p	ourpose of Part 10, the follo	owing definitio	ns apply:				
	hazar	rdous or toxic substances,	wastes, or ma	or local statute or regulation conc sterial into the air, land, soil, surfa the cleanup of these substances,	ace water, groundwater,	•		
		means any location, facility used to own, operate, or ut		ns defined under any environment ng disposal sites.	tal law, whether you now	own, operate, or utiliz	e	
_		rdous material means anyt tance, hazardous material,	•	onmental law defines as a hazardo taminant, or similar term.	ous waste, hazardous su	bstance, toxic		
Rep	ort a	II notices, releases, and pr	oceedings tha	t you know about, regardless of v	when they occurred.			
24	Has	any governmental unit not	ified you that y	you may be liable or potentially li	able under or in violatior	of an environmental I	aw?	
	N	No.						
	☐ Y	Yes. Fill in the details.						
				Governmental unit	Environmental law	, if you know it	Date of notice	
25	Have	e you notified any governn	nental unit of a	ny release of hazardous material	?			
	<b>N</b>	No.						
	☐ Y	Yes. Fill in the details.						
				Governmental unit	Environmental law	, if you know it	Date of notice	
26	Have	e you been a party in any j	udicial or admi	nistrative proceeding under any	environmental law? Inclu	ide settlements and or	ders.	
		No.		•				
	_	Yes. Fill in the details.						
	_			Court or agency	Nature of the case		Status of the case	

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 Yorketta
 Ann
 Agnew
 Case Number (if known)

Last Name

Middle Name

Part 11: Give Details About Your Business or Connections t	o Any Business
27 Within 4 years before you filed for bankruptcy, did you o	own a business or have any of the following connections to any business?
A sole proprietor or self-employed in a trade, pro	fession, or other activity, either full-time or part-time
A member of a limited liability company (LLC) or	limited liability partnership (LLP)
A partner in a partnership	
☐ An officer, director, or managing executive of a c	orporation
An owner of at least 5% of the voting or equity se	ecurities of a corporation
No. None of the above applies. Go to Part 12.	
Yes. Check all that apply above and fill in the details be	elow for each business.
Within 2 years before you filed for bankruptcy, did you ginstitutions, creditors, or other parties.	give a financial statement to anyone about your business? Include all financial
■ No.	
Yes. Fill in the details.	
Date issued	
Part 12: Sign Below	
_	false statement, concealing property, or obtaining money or property by fraud up to \$250,000, or imprisonment for up to 20 years, or both.
Signature of Debtor 1	Signature of Debtor 2
-	
Date 05/24/2017	Date
MM / DD / YYYY	DateMM / DD / YYYY
■ No □ Yes	ancial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?
Did you pay or agree to pay someone who is not an attorn	iey to neip you nill out bankruptcy forms?
■ No	
Yes. Name of person	Attach the Bankruptcy Petition Preparer's Notice,  Declaration, and Signature (Official Form 119).

First Name

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B2030 (Form 2030) (12/15)

# United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In r	·e				
Yor	ketta Ann Ag	gnew / Debtor		Case No:	
				Chapter:	Chapter 13
		DISCLOSURE OF COM	PENSATION OF ATTORNEY	FOR DEB	TOR
	npensation pai	11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), d to me within one year before the filing of the rendered on behalf of the debtor(s) in contemp	I certify that I am the attorney to petition in bankruptcy, or agree	for the aboved to be paid	e named debtor(s) and that I to me, for services
	For legal ser	rvices, I have agreed to accept	\$4,000.00		
	Prior to the	filing of this statement I have received	\$0.00		
	Balance Due	е	\$4,000.00		
•	TTI.	6.1			
2.		of the compensation paid to me was:			
	Debtor	Coperation (operation)			
3.	The source o	of compensation to be paid to me is:			
	Debto	or(s) Other: (specify)			
4.		not agreed to share the above-disclosed competaw firm.	nsation with any other person un	lless they are	e members and associates
	I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.				
5.	In return for case, including	the above-disclosed fee, I have agreed to rendeng:	er legal service for all aspects of	the bankrup	otcy
	a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;				
	_	tion and filing of any petition, schedules, state	ments of affairs and plan which	mav be requ	uired:
	c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;				
	•	Ç	C,	, ,	<b>C</b> ,
6.	By agreemen	nt with the debtor(s), the above-disclosed fee de	oes not include the following ser	rvice:	
	_				
	I	CE  I certify that the foregoing is a complete sta payment to me for representation of the debtore		-	or
		Date: 05/30/2017 /s	/ David Derrick Lugardo		
			ignature of Attorney	_	

Page 1 of 1 Record # 745286

Geraci Law L.L.C. Name of law firm

#### Case 17-16674 Doc 1 Filed **Ge/Raid! LawEhter@**d 05/31/17 11:09:06 Desc Main

National Headquarters: 55 E. Monro Steet 17840 Chic Road 1866-925-1313 help@geracilaw.com



Date: 5/19/2017

Consultation Attorney: FCH

stopped by the Automatic Stay of a filed bankrutpcy is my responsibility.

Record #: 745-286

#### Attorney - Client Agreement

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter 13 bankruptcy under the following terms and conditions. I have signed and received a copy the "Court Approved Retention Agreement" (CARA) between Chapter 13 Debtors and their Attorneys" as established by the Bankruptcy Court for the Northern District of Illinois, and any terms that conflict with it are null and void. understand I must comply with those terms. Attorney fees for filed Chapter 13 Bankruptcy shall be the fee stated in the CARA I have received the 11U.S.C § 527(a) disclosures. I have been advised of my chapter 7 alternative and choose to file Chapter 13 instead even though it usually costs more. More than one attorney and paralegal will work on my case.

FEES: This does NOT INCLUDE court filing fees of \$310, costs for credit counseling or financial management classes. Any amount not paid prior to the case being filed shall be paid through the Chapter 13 Trustee. These fees are fixed, but the attorneys may apply to the court for additional fees if allowed by the CARA or other circumstances, such as extended evidentiary hearings, contested adversary proceedings or appeals. If the Court awards additional fees, they will also be paid through the Chapter 13 Trustee. Fees are "flat fees" and "advance payment retainers" for pre-filing and pre-confirmation work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". If this contract is terminated by either party prior to the filing of the case, we will submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed.

No other work: Geraci Law is not representing me in state or other courts regarding creditors in my bankruptcy. Any state court action not

Injury or other claims or property I must disclose any such claims or propery I now have or acquire after filing Chapter 13 to both the

Chapter 13 trustee and to the court in a filed amendment and obtain authority to keep them or pay those claims to the Trustee. (40) PLAN: The plan payment is estimated to be \$ \_\_\_\_\_\_ per month for \_\_\_\_\_\_\_ months. The payment and length of the plan are based on the information I have provided, including income, expenses, assets and debts. If these amounts are not accurate, my plan payment or duration may need to be increased. In addition, the Court, Chapter 13 Trustee or creditors could object to my proposed Chapter 13 payment, which may cause it to increase. I further understand that if my income or expenses change during my Chapter 13, my plan payment may have to change. I agree to read my petition and plan and study it before signing it so I know what is included, INCLUDING what I am listing as debts, what my property is, what my assets are and if they are claimed as exempt, and to make full disclosure. My plan payment DOES include the following, unless stated otherwise: mortgage arrears; association arrears; vehicles; tax debt; support obligations that are post due (but not future) parking tickets (not traffic fines); debts pursuant to a divorce decree/marital settlement you listed; other secured debts including furniture, electronics, etc.; all other unsecured debts; other:\_ My plan payment does NOT include include future mortgage, rent, condo fees and support payments; criminal fines/court fees; rent/lease arrears; student loan principal and interest unless 100% planned to unsecured creditors, sold property taxes; debts incurred after the case is filed, including any association fees as long as the property is in my name; other Student loans: are usually NEVER paid 100% in a Chapter 13, but are paid the same percentage as unsecured creditors without interest, so my student loans will CONTINUE to accrue interest, and if I don't pay them directly they will be even larger at the end of the plan, so I have been told about this and I will deal with my student loans myself directly Debts not discharged if they not paid in full: student loans; educational debts; unfiled or late filed tax debts; undisclosed debts; support/maintenance debts; debts incurred by fraud, or debts listed in your red folder or found non-dischargeable by a Judge. Representation limited to Bankruptcy Court We do not represent you in state court, or in loan modifications or similar matters. If I am eligible to receive a tax refund during my Chapter 13, I understand I must turn it over to the Chapter 13 Trustee unless I am specifically advised that I do not need to. This may change on a yearly basis, so I must check with my attorneys every year. I also understand that if I receive any significant sums of money other than through employment, including but not limited to life insurance proceeds, workers compensation award, personal injury or other court settlement, I MUST notify my attorney immediately and I may have to pay some or all of the funds into my Chapter 13 plan. I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition. If I fail to remain current in a domestic support obligation, fail to certify to the Court that I have remained current, or if I fail to take my financial management class, that my case may be closed without a discharge, and I will be required to pay a fee to have it reopened. (Joint Debtor) Yorketta Agnew (Debtor) Dated:

Representing Geraci Law L.L.C.

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

# RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

### A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

### THE ATTORNEY AGREES TO

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.



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- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

### THE ATTORNEY AGREES TO

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.



- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307 (a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.



## C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

## D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows: purpose: provide some money for attorney without waiting 6 months. Advantage to debtor: costs client less by reducing administrative expense and encouraging efficiency rather than charging by hour and submitting bills.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;



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- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

## E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

[Remaining page intentionally left blank]



## F.

	THINDENT OF AFTORNETS FEES AND EXPENSES	
Tobrosommis me acotol oil s	represent a debtor in a Chapter 13 case is responsible for all matters arising in the case unless otherwise ordered by the court. ned above, the attorney will be paid a flat fee of \$ 4.000.00	
2. In addition, the debtor wi	ill pay the filing fee in the case and other expenses of \$310.00	
3. Before signing this agree	ment, the attorney has received ,\$	
toward the flat fee, leaving	a balance due of \$ 4,000 ; and \$ 310 for expense	Š,
leaving a balance due for the		
application must be accompathe time expended, and the i	ances, such as extended evidentiary hearings or appeals, the surt for additional compensation for these services. Any such anied by an itemization of the services rendered, showing the date, dentity of the attorney performing the services. The debtor must be plication and notified of the right to appear in court to object.	
Date: <u>85/19/17</u>		:
Signed:		
& Worketta Que	Opreco	
Co-Debtor(s)	Attorney for the Debtor(s)	
Do not sign this agreement if		

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Yorketta Ann Agnew / Debtor

Bankruptcy Docket #:

Judge:

#### **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 05/24/2017 /s/ Yorketta Ann Agnew

Yorketta Ann Agnew

X Date & Sign

Record # 745286 B 1D (Official Form 1, Exh.D)(12/08) Page 1 of 1

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

B 201A (Form 201A) (11/11)

#### UNITED STATES BANKRUPTCY COURT

## NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Form B 201A, Notice to Consumer Debtor(s)

In re Yorketta Ann Agnew

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

#### Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 05/24/2017	/s/ Yorketta Ann Agnew		
	Yorketta Ann Agnew	_	
Dated: 05/30/2017	/s/ David Derrick Lugardo		
	Attorney: David Derrick Lugardo	_	

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ebtor	1 Yorketta	Ann	Agnew	Case Number	er (if known)
	First Name	Middle Name	Last Name		
Part	6 Answer These Question	s for Reporting	Purposes		
-	What kind of debts do you have?	as 'i	ncurred by an individual properties. Go to line 16b. Yes. Go to line 17.  your debts primarily be ey for a business or invest No. Go to line 17. Yes. Go to line 17.	onsumer debts? Consumer debts are imarily for a personal, family, or househousiness debts? Business debts are diment or through the operation of the business debts are diment or through the operation of the business debts or business.	old purpose."  ebts that you incurred to obtain siness or investment.
17.	Are you filing under		1	7.0.50	
	Chapter 7?	No.	I am not filing under Cha	pter 7. Go to line 18.	
	Da var actimata that after	☐Yes.	I am filing under Chapter	7. Do you estimate that after any exem	pt property is excluded and
	Do you estimate that after any exempt property is		administrative expenses	are paid that funds will be available to di	stribute to unsecured creditors?
	excluded and		∏No.		
	administrative expenses		Yes.		
	are paid that funds will be available for distribution		<del></del>		
	to unsecured creditors?				
18.	How many creditors do	1-49		<b>1,000-5,000</b>	25,001-50,000
	you estimate that you	□ 50-9		☐ 5,001-10,000	50,001-100,000
	owe?	100-	199	☐ 10,001-25,000	☐ More than 100,000
		□ 200-	999		
19.	How much do you	\$0-\$	50,000	□ \$1,000,001-\$10 million	\$500,000,001-\$1 billion
	estimate your assets to	<b>二</b> \$50,	001-\$100,000	☐ \$10,000,001-\$50 million	\$1,000,000,001-\$10 billion
	be worth?	<b>□</b> \$100	0,001-\$500,000	☐ \$50,000,001-\$100 million	☐\$10,000,000,001-\$50 billion
		<b>□</b> \$500	0,001-\$1 million	☐ \$100,000,001-\$500 million	☐More than \$50 billion
20.	How much do you	<b>□</b> \$0-\$	50,000	☐ \$1,000,001-\$10 million	□\$500,000,001-\$1 billion
	estimate your liabilities	<b>□</b> \$50,	001-\$100,000	☐ \$10,000,001-\$50 million	☐ \$1,000,000,001-\$10 billion
	to be?		0,001-\$500,000	☐ \$50,000,001-\$100 million	☐ \$10,000,000,001-\$50 billion
		<b>□</b> \$500	0,001-\$1 million	☐ \$100,000,001-\$500 million	☐ More than \$50 billion
Part	7: Sign Below				
	*****				
For y	ou	orrect.	mined this petition, and I d	declare under penalty of perjury that the	information provided is true and
			United States Code. I und	r 7, I am aware that I may proceed, if eli erstand the relief available under each o	
	San San Day San San	if no attor	nev represents me and I di	d not pay or agree to pay someone who	is not an atterney to help me fill out
	v i v i v i v i v			read the notice required by 11 U.S.C. § 3	
		I request r	elief in accordance with th	e chapter of title 11, United States Code	, specified in this petition.
		Lundoroto	nd making a false stateme	nt gangating propady as abtaining an	and the second s
				nt, concealing property, or obtaining mo fines up to \$250,000, or imprisonment fo	
			§§ 152, 1341, 1519, and 3		
		اأشد	Amal Afra	Omac \	
		<b>X</b>	MY KUUM	Cigiller *	rnoture of Dobtor 2
		Sigh	adus of Deptor 1	- SI	gnature of Debtor 2
		_	.5 ,24	/2017	
		Exe	cuted on : 5 /2	- <del></del>	MM / DD / YYYY
		1	IVIIVI / DD /		191191 / UU / 11111

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				-	
Fill in this ir	formation to ident	ify your case:			
Debtor 1	Yorketta	Ann	Agnew	1	
	First Name	Middle Name	. Last Name	1.44	*
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District o	of ILLINOIS	:	
Case Number			(State)		
(If known)					☐ Check if this is an amended filing
					anshasa ming
<u>Official F</u>	orm 106 De	<u>∋c</u>			
Declarat	tion About	an Individual	Debtor's Sched	ules	12/15
			ponsible for supplying corre		12/13
	Sign Below				
Did you pay	or agree to pay so	omeone who is NOT an atto	rney to help you fill out bank	ruptcy forms?	
No					
Yes. N	lame of Person				Petition Preparer's Notice, Declaration, and
				Signature (Official I	Form 119).
Under penal	lty of perjury, I dec	lare that I have read the su	mmary and schedules filed w	vith this declaration and th	at they are true and
conect.					
e lla	Watta C	CARRO	•		
Signatur	e of Debtor 1	up ac	Signature of Debto	or 2	<del></del> -
E	5 124 12017				
Date <u>∹</u> M∧	/ / DD / YYYY		DateMM / DD	/ YYYY	

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Debtor 1	Yorketta	Ann	Agnew	Case Number (if known)	
	First Name	Middle Name	Last Name		
	hin 2 years before y titutions, creditors,		, did you give a financial statement to	o anyone about your business? Include all fir	nancial
	No.	·			
	Yes. Fill in the detail	ils.			
		Da	ite issued	4	
Part 12	Sign Below			: 	
answ in co	ers are true and co	orrect. I understand that nkruptcy case can resul	nancial Affairs and any attachments, making a false statement, concealin t in fines up to \$250,000, or imprison	and I declare under penalty of perjury that th g property, or obtaining money or property by ment for up to 20 years, or both.	e / fraud
*	User Kell Signature of Debtor	a Copres	Signature of D	Debtor 2	
	Date 5 134 MM / DD /	<del></del>	Date	DD / YYYY	
Did y	ou attach additions	al pages to Your Statem	ent of Financial Affairs for Individual	s Filing for Bankruptcy (Official Form 107)?	
<b>■</b> 1					
Did y	ou pay or agree to	pay someone who is no	t an attorney to help you fill out bank	cruptcy forms?	
	No				
	es. Name of perso	on		Attach the Bankruptcy Petition Preparer's N Declaration, and Signature (Of	

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## DISCLAIMER Debters have read and agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for fimily support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met:

  (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filling of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt.
   b. Failure to keep books and records documenting your financial affairs.
   c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay.
   d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others.
   e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy.
   f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankruptcy to void the contract; the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION, & ACCURATE!!!!

is filed in Court AND WE HAVE TO READ, CHI	ECK, & MAKE SURE	OUR PETITION & ACCURATEIII		
Dated: 24 /2017	West	alla Conow	e Gulfanning bet 1982 in	X Date & Sign
	J	Yorketta Ann Agnew		

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## **UNITED STATES BANKRUPTCY COURT** NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

**VERIFICATION OF CREDITOR MATRIX** 

In re

Yorketta Ann Agnew / Debtor

Bankruptcy Docket #:

Judge:

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DEGLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Yorketta Ann Agnew

X Date & Sign

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

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Part 4:

Sign Below

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

Yorkatta Canous

Yorketta Ann Agnew

Date: 5 / 24/2017

If you checked line 17a, do NOT fill out or file Form 122C-2.

If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.

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Form B 201A, Notice to Consumer Debtor(s)

In re Yorketta Ann Agnew / Debtor

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found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 5 / 24/2017

Socketta App Agnew

X Date & Sign

Dated: **5** / **30** /2017

Record #

Attorney:

Form B 201A, Notice to Consumer Debtor(s)

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